

Table I.B.3.b(2009) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.0%	49.4%	75.2%	90.4%	97.4%	99.8%	67.6%	98.6%
Industry group **								
Agric., fish., forest.	73.4%	30.7%	55.9%	91.2%	94.6%	100.0%	48.8%	97.4%
Mining and manufacturing	96.3%	58.6%	85.3%	92.8%	99.2%	100.0%	81.6%	99.0%
Construction	79.2%	45.6%	80.5%	92.5%	92.4%	100.0%	67.4%	95.0%
Utilities and transp.	93.7%	42.8%	72.6%	86.0%	97.2%	99.7%	62.5%	99.3%
Wholesale trade	92.2%	60.7%	84.1%	94.2%	97.0%	100.0%	76.8%	98.7%
Fin. svcs. and real estate	95.2%	55.7%	87.1%	97.4%	98.9%	100.0%	72.6%	99.7%
Retail trade	91.5%	38.9%	73.6%	94.0%	97.3%	100.0%	63.1%	99.6%
Professional services	93.7%	57.2%	83.3%	94.9%	98.8%	100.0%	74.6%	99.3%
Other services	84.6%	42.6%	56.3%	77.9%	94.4%	99.0%	54.7%	96.4%
Ownership								
For profit, incorporated	91.7%	51.5%	77.0%	91.1%	96.7%	99.8%	70.0%	98.6%
For profit, unincorporated	82.2%	39.8%	64.4%	83.6%	98.2%	99.6%	53.5%	98.2%
Nonprofit	96.7%	68.2%	84.3%	94.2%	98.9%	100.0%	82.7%	99.2%
Age of firm								
Less than 5 years	63.4%	34.7%	57.9%	80.1%	90.7%	99.3%	48.4%	91.0%
5-9 years	73.9%	44.5%	66.4%	82.5%	94.1%	96.8%	58.7%	93.4%
10-19 years	82.5%	49.2%	74.6%	87.8%	95.9%	99.3%	65.7%	96.5%
20 or more years	95.6%	57.0%	81.8%	93.7%	98.3%	99.9%	75.9%	99.3%
Multi/single status								
2 or more locations	99.1%	69.2%	84.6%	93.1%	97.9%	99.8%	87.5%	99.4%
1 location only	77.8%	49.3%	74.7%	89.8%	96.7%	97.5%	66.5%	95.4%
Percent full-time employees								
Less than 25%	73.6%	38.5%	40.1%	55.0%	90.4%	99.4%	43.5%	91.1%
25-49 %	81.6%	33.9%	55.7%	75.2%	92.6%	99.9%	49.6%	95.4%
50-74 %	85.8%	38.3%	55.9%	81.7%	94.9%	99.2%	51.3%	97.5%
75% or more	92.4%	52.6%	79.9%	92.6%	98.0%	99.9%	71.5%	99.0%
Union presence								
No union employees	88.4%	48.6%	74.8%	90.2%	97.4%	99.7%	66.9%	98.2%
Has union employees	98.9%	75.2%	89.9%	96.4%	98.2%	99.9%	86.6%	99.7%
Unknown	97.5%	53.8%	53.1%	75.4%	91.8%	99.9%	56.5%	99.3%
Percent low wage employees								
50% or more low wage	82.3%	28.5%	42.0%	72.2%	92.7%	99.6%	41.4%	96.0%
Less than 50% low wage	93.5%	56.1%	84.3%	95.2%	98.8%	99.8%	75.2%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(2009) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15%	0.74%	0.90%	0.61%	0.43%	0.08%	0.45%	0.14%
Industry group **								
Agric., fish., forest.	3.70%	4.03%	9.07%	11.34%	10.36%	0.00%	5.08%	1.65%
Mining and manufacturing	0.27%	2.02%	2.77%	1.10%	0.61%	0.01%	1.05%	0.22%
Construction	1.31%	1.74%	2.03%	1.80%	6.19%	0.00%	1.14%	2.00%
Utilities and transp.	1.15%	5.85%	5.06%	6.81%	1.46%	0.16%	5.75%	0.40%
Wholesale trade	0.67%	1.79%	4.13%	1.56%	1.94%	0.02%	1.80%	0.50%
Fin. svcs. and real estate	0.18%	2.07%	2.40%	1.38%	0.39%	0.02%	1.15%	0.07%
Retail trade	0.44%	1.72%	2.07%	1.28%	0.81%	0.03%	0.80%	0.10%
Professional services	0.24%	1.43%	1.09%	0.74%	0.32%	0.01%	1.09%	0.15%
Other services	0.66%	1.48%	1.73%	2.11%	1.17%	0.53%	1.11%	0.60%
Ownership								
For profit, incorporated	0.18%	0.84%	1.18%	0.65%	0.59%	0.07%	0.35%	0.13%
For profit, unincorporated	0.73%	1.23%	1.97%	2.74%	0.54%	0.31%	1.43%	0.29%
Nonprofit	0.20%	2.31%	2.51%	1.24%	0.55%	0.02%	1.08%	0.32%
Age of firm								
Less than 5 years	2.22%	1.91%	5.08%	2.62%	4.07%	0.30%	2.02%	3.35%
5-9 years	1.48%	1.61%	2.77%	1.72%	2.11%	3.34%	0.81%	2.15%
10-19 years	0.36%	1.75%	1.74%	1.44%	1.11%	0.42%	1.06%	0.56%
20 or more years	0.15%	1.28%	1.02%	0.40%	0.52%	0.06%	0.64%	0.13%
Multi/single status								
2 or more locations	0.07%	8.70%	2.47%	0.98%	0.23%	0.05%	1.91%	0.06%
1 location only	0.56%	0.73%	0.87%	0.76%	1.04%	3.04%	0.43%	0.95%
Percent full-time employees								
Less than 25%	1.81%	4.07%	5.37%	3.31%	3.12%	0.24%	3.50%	2.11%
25-49 %	1.38%	1.84%	3.28%	2.85%	2.74%	0.08%	1.58%	1.31%
50-74 %	0.50%	1.32%	2.36%	2.79%	1.08%	0.46%	1.15%	0.45%
75% or more	0.14%	0.82%	1.01%	0.76%	0.45%	0.05%	0.52%	0.17%
Union presence								
No union employees	0.25%	0.72%	1.07%	0.70%	0.40%	0.17%	0.50%	0.24%
Has union employees	0.16%	2.69%	4.33%	1.67%	1.31%	0.04%	2.11%	0.17%
Unknown	0.28%	7.87%	6.05%	8.12%	4.05%	0.04%	5.50%	0.24%
Percent low wage employees								
50% or more low wage	0.49%	1.09%	2.16%	1.94%	1.60%	0.20%	1.16%	0.43%
Less than 50% low wage	0.14%	0.98%	0.76%	0.56%	0.18%	0.11%	0.44%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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